DOCUMENT RESUME

ED 231 160 EC 152 605

AUTHOR Nemeth, Cheryl; Del Rogers, James
TITLE Analysis of the Consumer Needs of Disabled Persons.
INSTITUTION San Diego County Dept. of Education, Calif.
SPONS AGENCY Office of Consumer's Education (ED), Washington, DC.
PUB DATE Oct 81
CONTRACT 561AH0071
NOTE 37p.; For related document, see EC 152 606.
PUB TYPE Reports - Research/Technical (143) -- Tests/Evaluation Instruments (160)

EDRS PRICE MF01/PC02 Plus Postage.
DESCRIPTORS Accessibility (for Disabled); Adolescents; Adults; *Consumer Education; County Programs; Daily Living Skills; *Needs Assessment; *Normalization (Handicapped); *Physical Disabilities; *Surveys; Young Adults
IDENTIFIERS California (San Diego)

ABSTRACT

The report presents results and analyses of a 38 question needs assessment survey of 431 physically disabled (PD) and 228 able bodied (AB) respondents, ages 15 to 60, to determine problems the disabled experience in the marketplace. The report is the product of a 3 stage county educational program (San Diego, California) to increase marketplace independence of PD students. Described are survey development by a committee including disabled consumers and teachers of the disabled, and dissaminaton through "Mainstream Magazine" and agencies providing services for handicapped students at four local institutions of higher education. Results are given for the following three sections of the survey: (1) general background information, (2) consumer habits, and (3) areas of economic interest to consumers. Among major findings are: (1) the median income for the PD is $16,243 less per year than that for the AB; (2) friends and family usually find homes for the PD; (3) 62 percent of the PD use a private vehicle and 30 percent have limited mobility due to inaccessible public transportation; and (4) a greater proportion of PD than AB receive government assistance. Coupled with major findings are 20 recommendations for inclusion in the curriculum on consumer education for the PD including ways to find housing, ways to increase participation in activities outside the home, and information on acquiring attendant care. The survey form is attached. (MC)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

U.S. DEPARTMENT OF EDUCATION
NATIONAL INSTITUTE OF EDUCATION
EDUCATIONAL RESOURCES INFORMATION
CENTER (ERIC)

- This document has been reproduced as received from the person or organization originating it.
  Minor changes have been made to improve reproduction quality.
- Points of view or opinions stated in this document do not necessarily represent official NIE position or policy.

ED231160

ANALYSIS OF THE CONSUMER NEEDS OF DISABLED PERSONS

Prepared by
Cheryl Nemeth, Principle Investigator
James Del Rogers, Director
(714) 292-3820

Superintendent of Schools
Department of Education, San Diego County

EC 152605

This material is based upon work supported by the Office of Consumers' Education, Department of Education, Contract Number 564AH0071. Any opinions, findings, and conclusions or recommendations expressed in this publication are those of the authors and do not necessarily relect the views of the Office or the Department.

ACKNOWLEDGEMENTS

The Office of Consumer's Education, Department of Education, funded the Department of Education, San Diego County, to develop resources for physically handicapped students designed to increase their independence in the marketplace. The development of the materials proceeded in three stages. The first stage was to conduct a needs assessment identifying the needs of disabled consumers in the marketplace which differ from those of able consumers. The second stage was to research potential methods for meeting these unique needs of disabled consumers. The third stage was to produce three documents: (1) a handbook based on the results of the needs assessment and research for disabled young people to increase their independence in the marketplace; (2) a teacher's guide to accompany the student handbook; and (3) a report of the results of the needs assessment survey.

Each of these stages was guided by a knowledgeable and talented advisory committee to the project. The Advisory Committee members were as follows:

Linda Gunther
Community Affairs Director
Community Service Center for the Disabled, Inc.
San Diego, California

Jim Hammitt, Editor
Mainstream: Magazine of the Able-Disabled
San Diego, California

Catherine Johns, Ph.D.
Research Specialist
Resource Center for the Handicapped
San Diego Community Colleges
San Diego, California

Kay Scott
Guardian of a disabled person
San Diego, California

Sue Winters
Teacher, Special Education
Granite Hills High School
El Cajon California

Consultants providing guidance in the conceptual development of the project included:

Linda Gunther
Community Affairs Director
Community Service Center for the Disabled, Inc.
San Diego, California

Diane Polaski, M.S.W.
Coordinator
Office for Disabled Student Services
Arizona State University
Tempe, Arizona

Richard F. Weatherman, Ed.D.
Professor, Joint Appointment in Psychoeducation
Studies and Education Administration
University of Minnesota
Minneapolis, Minnesota

In addition to the Advisory Committee and consultants facilitating the conceptual and materials development of the project, production of the report, teacher's guide, and student handbook involved the assistance of the staffs at the Department of Education, San Diego County and Mainstream Magazine. Their skillful and enthusiastic support to the project were invaluable and greatly appreciated.

TABLE OF CONTENTS

Acknowledgements iii

Purpose of the Study 1

Methodology 1

Results of the Survey of the Consumer Needs of People with Disabilities 2

Conclusions and Recommendations for Curriculum on Consumer Education for Persons with Disabilities 21

Attachment

Survey of the Consumer Needs of People with Disabilities . . . 26

ANALYSIS OF THE CONSUMER NEEDS OF DISABLED PERSONS

PURPOSE OF THE STUDY

A survey was developed to determine the problems that disabled people are experiencing in the marketplace. The survey consists of three sections: (1) general background information about the respondent including age, sex, residence, education, disability, and living arrangements; (2) the consumer habits of able and disabled people, including how they obtain housing, transportation, articles for living (clothing, furniture, food, and services), and entertainment; (3) general areas of economic interest about which respondents would like more information. Based on the findings of this research, a curriculum was developed for disabled high school students to prepare them for the problems they will most likely face as consumers.

A copy of the questionnaire is included in the appendix.

METHODOLOGY

An advisory committee of disabled consumers, educators, and teachers of the disabled was convened. Their comments and suggestions in response to the first draft of the questionnaire were incorporated into the final draft. After it was piloted with a small group of consumers, both able and disabled, the questionnaire was once again revised.

Because the purpose of the questionnaire was to obtain information about the disabled consumer, an attempt was made to reach as many disabled persons as possible within the shortest amount of time for the least cost. Mainstream Magazine, a locally produced magazine for the disabled, was asked to participate in the study by sending the questionnaire to 4,000 subscribers, most of whom live in Southern California--primarily San Diego. The return envelope was addressed to the San Diego County Department of Education. Because not all subscribers of Mainstream Magazine are disabled, a sample of able respondents was included in the study to compare the difference between able and disabled consumer patterns and consumer education needs.

In addition, project staff approached the agencies providing services for the handicapped at the University of California, San Diego (UCSD), San Diego State University, San Diego City College, and San Diego Mesa College to assist in administering the questionnaire. An additional 433 questionnaires were administered through these schools, for a total of 4,333.

The questionnaires returned by the cutoff date of May 1, 1981, revealed the following distribution:

431 physically disabled
228 able-bodied
5 mentally disabled
12 insufficiently completed - did not respond beyond the background information.

Fourteen questionnaires were returned after the deadline. Only those questionnaires returned by physically handicapped and able-bodied persons were considered for inclusion in the study for a total number of 659. Of these, 431 were disabled. Of the 228 questionnaires returned by able-bodied persons, 33% were sampled (N=75) to be used to compare consumer practices of able and disabled persons.

The results of the questionnaire are provided in the following section which is a description of the existing conditions of disabled consumers. The final section is a discussion of the recommendations, based on the results, for development of the curriculum.

RESULTS OF THE SURVEY OF THE CONSUMER NEEDS OF PEOPLE WITH DISABILITIES

To questions where there is only a one-item answer, the number of responses (frequency) to each item and the percentage of responses to that item (out of the total responses to the question) is provided for able and disabled persons. Many questions allowed the respondent to check more than one item. For example, "Which of the following barriers do you experience when shopping?" Physical_____, Communicative_____, Attitudinal_____. A disabled person could experience all three barriers. For those questions, the number of persons responding to the item is given with the percentage of the total population, not the percentage of the responses to the question.

Background Information

Questions and Items	Disabled		Able	
	Number	% Responding to Question	Number	% Responding to Question
1. Age:				
15-20	38	9%	4	5%
21-30	83	19%	14	19%
31-40	92	21%	16	21%
41-50	63	15%	15	20%
51-60	71	17%	19	25%
Over 60	80	19%	7	9%
	Median age = 31		Median age = 42-6	

The ages of the disabled persons responding to the questionnaire ranged from 15 to over 60. Slightly more of the respondents were from the 31-40 group, with a median age of 31. The distribution of responses among adults 21 and over was fairly evenly distributed over the five age categories--only 9% of the population was under the age of 21.

The ages of the able persons also ranged from the 15-20 group to the over 60 group. More of the respondents were 51-60 years of age with a median age of 42.6. Very few were under the age of 21 or over the age of 60.

	Disabled		Able	
	Number	% Responding to Question	Number	% Responding to Question
2. Sex:				
Male	218	53%	38	53%
Female	197	47%	35	47%

Six percent more males than females responded to the questionnaire for both able and disabled respondents.

	Disabled		Able	
	Number	% Responding to Question	Number	% Responding to Question
3. Place of residence:				
San Diego area	289	67%	53	71%
Los Angeles area	95	22%	8	11%
California (other than San Diego and Los Angeles)	44	10%	12	16%
West (other than California)	1	1%	0	0
Midwest	1	1%	0	0
East	0	0	2	3%

Most of the respondents were from the San Diego area (67% of the disabled and 71% of the able persons returning the questionnaire). Another 22% were from the Los Angeles area and 10% were from other areas in California. Only 2% of the disabled and 3% of the able respondents represented areas outside of California. Therefore, the results of the study describe the consumer practices of disabled persons, most of whom live in Southern California.

	Disabled		Able	
	Number	% Responding to Question	Number	% Responding to Question
4. What is your personal income per year?				
Less than $3000	68	16%	9	12%
3000-4999	59	14%	6	8%
5000-6999	59	14%	2	3%
7000-9999	35	8%		
10000-13999	40	10%	3	4%
14000-19999	43	10%	7	9%
20000-29999	56	14%	21	28%
30000 or more	53	13%	27	36%
	Median = $8,756		Median = $24,999	

More handicapped persons indicated that they had a personal income of less than $3,000 than any of the other categories. However, there is a fairly even distribution throughout the eight income categories. Their median income was $8,756. The median income for families nationwide in 1977 was $16,009 and 18.1% earned less than $10,000. The income of the handicapped in this study was in the lower fifth of the population.

More able-bodied persons checked that their income was $30,000 or more than they checked for any of the other categories. The distribution was concentrated in the upper two income categories. Their median income was $24,999, 186% more than the median income of the disabled persons.

	Disabled		Able	
	Number	% Responding to Question	Number	% Responding to Question
5. What is the major source of your income?				
Job	151	36%	56	75%
Social Security	138	33%	4	6%
Welfare	20	5%	5	7%
Veteran's benefits	27	6%	7	10%
Other	79	19%	1	2%

A greater percentage of handicapped respondents indicated that their income was from a job more than from any other source. However, only 36% of this group had a job as their major source of income compared to 75% of the able-bodied respondents.

	Disabled	Able
6. Average number of years of school completed	14.21	17.03

	Disabled		Able	
	Number	% Responding to Question	Number	% Responding to Question
Degrees				
High School	153	41%	15	21%
AA	46	12%	5	7%
BA/BS	76	20%	15	21%
MA/MS	62	16%	24	33%
PhD/MD	17	5%	12	17%
Other	19	5%		

The average educational level of the handicapped respondents was two years beyond high school (14.21 years), with 41% of the respondents checking that their highest degree was from high school. The able persons averaged one year beyond a college bachelor's degree (17.03 years) with 33%, the highest frequency, reporting they had a master's degree. The educational level of the handicapped group was 20% lower than for the able group.

	Disabled		Able	
	Number	% Responding to Question	Number	% Responding to Question
7. How much use do you have of the following?				
Arms				
No use	17	4%		
Limited use	165	41%		
Full use	215	54%	75	100%
Hands				
No use	27	7%		
Limited use	166	42%		
Full use	202	51%	75	100%
Legs				
No use	125	30%		
Limited use	207	50%		
Full use	83	20%	75	100%
Sight				
No use	12	3%		
Limited use	81	21%		
Full use	295	76%	75	100%
Speech				
No use	18	5%		
Limited use	65	17%		
Full use	305	77%	75	100%
Hearing				
No use	6	1%		
Limited use	69	18%		
Full use	316	81%	75	100%
Torso Movement				
No use	29	7%		
Limited use	197	50%		
Full use	169	43%	75	100%

The most frequent disability of persons responding to the questionnaire was limited use or no use of their legs (80% combined). This was supported by the frequency of limited torso movement or no torso movement (57% combined). Disabilities pertaining to speech, hearing, and sight were the least reported.

By definition, able persons had no disabilities.

	Disabled		Able	
	Number	% Responding to Question	Number	% Responding to Question
8. Are you ambulatory?				
Yes	180	43%	67	91%
No	152	37%	6	9%
Partially	83	20%	1	1%

The ability to move from one place to another was limited for 57% of the disabled respondents. Notice that 10% of the able persons responded that they either had no ability to walk or were partially limited. Because all other answers to the questionnaire indicated that they were able-bodied it must be concluded that they misunderstood the question.

	Disabled		Able	
	Number	% Responding to Question	Number	% Responding to Question
9. Describe your living arrangements. You live with:				
Spouse	159	37%	44	59%
Roommate	25	6%	6	8%
Attendant	16	4%	0	0
Relatives	102	24%	11	15%
Group home	16	4%	3	4%
Alone	95	22%	10	13%
Other	11	3%	1	1%

The greatest portion of disabled respondents live with their husbands or wives (37%). The next greatest frequency of a living arrangement was with relatives (24%) followed by living alone (22%). The greatest portion of able persons also responded that they live with their husbands or wives (59%) followed by living with relatives (15%) and alone (13%). The proportion of respondents living with a spouse, was smaller for able persons than for disabled persons. The proportion of participants living with relatives and alone was higher for disabled persons than for able persons.

Consumer Practices

Question and Items	Disabled Number	Disabled % Responding to Question	Able Number	Able % Responding to Question
10. How did you find your home?				
Newspaper	53	14%	10	15%
Realtor	88	23%	31	45%
Friend/Relative	135	35%	19	28%
Agency for disabled	19	5%	1	1%
Other	90	23%	8	12%

The most frequently cited source for finding a home for disabled persons was through friends/relatives (35%). Able persons most often indicated that they found their homes through realtors (45%).

	Disabled Number	Disabled Percent of Total	Able Number	Able Percent of Total
11. Modifications in the home to accommodate the disability				
Outside entrance	164	38%	n/a	n/a
Living room	31	7%	n/a	n/a
Kitchen	48	11%	n/a	n/a
Bathroom	149	35%	n/a	n/a
Bedroom	68	16%	n/a	n/a
Other	56	13%	n/a	n/a

The modifications made most frequently to the homes of disabled persons were the outside entrance (38%) and the bathroom (35%).

Recall that this was one of the questions where participants could check more than one item. They could easily have modified the outside entrance and the bathroom. Therefore, the percentage is based on the total number of disabled participants, not only the percentage responding to the question. Of the 431 disabled respondents, 38% modified the outside entrance and 35% modified the bathroom.

	Disabled		Able	
	Number	% Responding to Question	Number	% Responding to Question
12. Extent of the modifications:				
More than $500	115	52%	n/a	n/a
$500 or less	106	48%	n/a	n/a

The amount spent for modifications for the home of disabled persons is 4% more likely to be over $500 than less than $500.

	Disabled		Able	
	Number	Percent of Total	Number	Percent of Total
13. What were the dominant factors in selecting a home:				
Location	168	39%	36	48%
Near a bus stop	68	16%	7	9%
Close to work/school	126	29%	25	33%
Near shops	68	16%	9	12%
Near relatives or friends	107	25%	8	11%
Structural Design	77	18%	7	9%
Wide doorways	86	20%	8	11%
Ramps	58	14%	0	0
Few or no steps	165	38%	8	11%
Low counters	27	6%	1	1%
Other	54	13%	3	4%
Economic Reasons	88	20%	17	23%
Rent low compared to market value	82	19%	10	13%
Good investment	112	26%	34	43%
Already living in home	114	27%	4	5%
Other	18	4%	0	0

The dominant reasons that handicapped persons gave for selecting their homes included: (1) the location of the home (39%) (the part of town and close to work or school); (2) the limited number of steps (35%); (3) had been living in the home with their families (27%); (4) the home was a good investment (26%). Able persons indicated that the dominant reasons for selecting a home were: (1) the location (48%) (close to work or school, 33%); (2) it was a good investment (43%).

	Disabled		Able	
	Number	% Responding to Question	Number	% Responding to Question
14. Do you rent or own your home?				
Rent	150	41%	19	27%
Own	215	59%	51	73%

Eighteen percent more handicapped persons owned their homes than rented their homes. It should be pointed out, however, that 27% had indicated that they were living in the home of their families which may account for the large portion of respondents owning their own homes. There were 46% more able persons owning their homes than renting their homes. Fourteen percent more able persons owned their homes than did disabled persons.

	Disabled		Able	
	Number	Percent of Total	Number	Percent of Total
15. Which of the following limit your mobility?				
Lack of accessible public transportation	129	30%	4	5%
Cost of public transportation	54	13%	5	7%
Distance to the public transportation	67	16%	4	5%
Cost of private transportation	153	36%	7	9%
Other	56	13%	4	5%

Disabled persons are more often limited by the cost of private transportation (36%) and lack of accessible public transportation (30%) than any of the other listed limitations. A small number of able persons expressed having limitations with transportation (frequency less than 10%).

	Disabled Number	Disabled Percent of Total	Able Number	Able Percent of Total
16. What is your major means of transportation?				
Your own vehicle	261	62%	66	92%
Public transportation	39	9%	3	4%
Taxi	14	3%	0	0
Walking	6	1%	1	1%
Someone drives you	92	22%	2	3%
Carpool	0	0	0	0
Other	56	13%	4	5%

Even though the more disabled persons use their own vehicle more than any other form of transportation (62%), 30% more able persons used their own vehicles than did disabled persons.

	Disabled Number	Disabled % Responding to Question	Able Number	Able % Responding to Question
17. If you have access to a vehicle, do you:				
Own it?	298	94%	63	98%
Lease it?	3	1%	0	0
Borrow it?	17	5%	1	2%

For those persons using a private vehicle for transportation, 94% of the disabled and 98% of the able own their vehicle, indicating that most respondents, regardless of disablilites, own their vehicle.

	Disabled Number	Disabled % Responding to Question	Able Number	Able % Responding to Question
18. Please check special equipment your vehicle has:				
Lift	67	23%	n/a	n/a
Hand controls	105	36%	n/a	n/a
Automatic doors	50	17%	n/a	n/a
Other	67	23%	n/a	n/a

The most often-mentioned special equipment under the "other" category was power steering, power breaks, power windows, automatic transmission -- accessories that are available on vehicles without special adaptations. Hand controls was the category most often checked for the special adaptations made on vehicles driven by persons with disabilities (36%).

	Disabled	Able
19. The median frequency of participation in the following activities:		
Watch television	More than once a month	More than once a month
Entertain at home	Every month	Every month
Hobbies	More than once a month	More than once a month
Play sports (swimming, bowling, etc.)	Every two-six months	Every month
Clubs and organizations	Every month	Every month
Spectator sports	Every six-twelve months	Every two-six months
Concerts/plays	Every six-twelve months	Every two-six months

The most frequent leisure activity for disabled persons was watching television with hobbies being the second most frequent. Television is the most frequent leisure activity listed for able persons as well, followed by hobbies. Able persons do, however, play sports, attend spectator sports, concerts, and plays more frequently than do disabled persons.

	Disabled		Able	
	Number	Percent of Total	Number	Percent of Total
20. What barriers do you face in doing these leisure activities:				
Cost of activity	163	38%	25	33%
Inaccessible facilities	102	24%	0	0
Lack of transportation	105	25%	4	5%
Personal physical limitation	190	44%	6	8%
No barriers	81	18%	37	49%

For disabled respondents, physical limitations were the greatest barrier to participation in leisure activities, with the cost of the activity the second most frequently cited barrier. For able persons, the single most often mentioned barrier was the cost of participating in leisure activities.

	Disabled		Able	
	Number	% Responding to Question	Number	% Responding to Question
21. What do you normally use when making purchases:				
Cash or check	283	70%	58	77%
Credit card	99	24%	14	19%
Payments with credit card	24	6%	2	3%

Most respondents, whether able or disabled, use cash or checks more frequently than any other form of exchange (70% for the disabled and 77% for the able respondents). There is little difference between able and disabled persons' patterns of paying for purchases.

	Disabled		Able	
	Number	% Responding to Question	Number	% Responding to Question
22. Purposes and sources of credit				
Home				
Bank	41	34%	4	10%
Savings and loan	57	48%	12	30%
Credit union	3	3%	16	40%
Private lender	12	10%	2	5%
Other	7	6%	6	15%
Auto				
Bank	59	43%	13	28%
Savings and loan	15	12%	10	21%
Credit union	34	25%	23	49%
Private lender	15	12%	1	2%
Other	7	7%	0	0
Home Improvements				
Bank	30	37%	55	39%
Savings and loan	16	20%	0	0
Credit union	15	19%	5	39%
Private lender	14	17%	2	15%
Other	6	7%	1	8%
Education				
Bank	14	29%	4	57%
Savings and loan	1	7%	2	29%
Credit union	7	24%	0	0
Private lender	7	24%	1	14%
Other	4	17%	0	0

To purchase a home, handicapped persons answering the questionnaire borrowed money most frequently from savings and loans (48%). Able persons took out loans more frequently from credit unions for their homes (40%). Disabled persons borrowed money for their vehicles from banks more frequently than from other sources (43%) while able persons borrowed from the credit union more frequently (53%). Home improvement loans were taken out by disabled persons more often from banks (37%) and able persons borrowed equally as frequently from banks and credit unions for home improvement loans (39% each). Educational loans were made more frequently at banks for both disabled (29%) and able (57%) persons. As noted earlier, able persons averaged 2.83 years more education and were 28% more likely to borrow money for an education than were disabled persons.

The major differences in borrowing patterns between able and disabled persons was that able persons use credit unions more frequently than disabled persons and disabled persons use savings and loans more frequently. Private lenders were the least frequently used sources of loans.

	Disabled		Able	
	Number	Percent of Total	Number	Percent of Total
23. Item purchased on credit:				
House/condominium	75	17%	26	35%
Appliances	99	23%	16	21%
Furniture	85	20%	12	16%
Clothes	108	25%	19	25%
Tools	26	6%	3	4%
Vehicle	93	22%	28	37%
Other	31	7%	1	1%

Handicapped respondents purchased clothes on credit more frequently than any other item (25%), followed by appliances (23%) and then a vehicle (22%). The able-bodied respondents purchased a vehicle on credit more frequently than any other item (37%) followed by a home (35%) and then clothes (25%).

	Disabled		Able	
	Number	% Responding to Question	Number	% Responding to Question
24. Have you been refused credit in the last two years?				
Yes	54	16%	10	14%
No	281	80%	56	84%
Uncertain	8	3%	1	2%

Sixteen percent of the handicapped respondents have been refused credit and 14% of the able persons have been refused credit. There is not enough diversity (2%) to conclude there is any difference in the rate of refusal for either group.

	Disabled		Able	
	Number	% Responding to Question	Number	% Responding to Question
Was the denial directly related to your disability?				
Yes	54	44%	1	10%
No	4[illegible]	33%	9	90%
Uncertain	29	23%	0	0

For those handicapped persons who were refused credit, 44% felt that the refusal was related to being handicapped. For one-third, the refusal was not related to their hand.cap. The one able-bodied person responding "yes," wrote on the questionnaire that it was his "disability to pay off a loan."

	Disabled		Able	
	Number	% Responding to Question	Number	% Responding to Question
25. Which of the following makes the greatest demand on your income?				
Vehicle	175	48%	46	66%
Clothes	35	10%	2	3%
Medical care	76	21%	5	7%
Housewares	5	1%	0	0
Furniture	6	2%	1	1%
Appliances	3	1%	1	1%
Food	59	16%	14	20%
Other	8	2%	1	1%

The item mentioned most often as making the greatest demand on the incomes of the able and disabled respondents was their vehicle (48% disabled and 66% for able respondents). "Food" was written in as an "other" category and listed as a separate item. If it had been included as part of the questionnaire, there would probably have been more response to that item.

	Disabled		Able	
	Number	% Responding to Question	Number	% Responding to Question
26. How do you usually shop for clothes and household items?				
Shop in the store	267	65%	66	94%
Someone shops for you	79	20%	2	3%
Shop by telephone	8	3%	0	0
Use catalogs	41	11%	2	3%

The disabled respondents primarily shop in the store (65%) with the second most frequent procedure for shopping being "someone shops for you"(20%). The able respondents overwhelmingly shop in the stores themselves (94%) with only 6% using another method of shopping.

	Disabled		Able	
	Number	Percent of Total	Number	Percent of Total
27. Which of the following restrict your ability to shop?				
Physical barriers	179	42%	0	0
Communication barriers	43	10%	1	1%
Attitudinal barriers	52	12%	3	4%

For those disabled persons answering the question, most indicated that the restrictions to shopping were physical barriers (42%). Very few of the able respondents cited restrictions to shopping.

	Disabled		Able	
	Number	% Responding to Question	Number	% Responding to Question
28. Amount of attendant care:				
Full time	70	18%	2 (spouse)	3%
Part time	76	20%	0	0
None	235	62%	73	97%

Thirty-eight percent of the disabled respondents received attendant care. In many cases the respondents considered their husbands or wives as attendants.

	Disabled		Able	
	Number	Percent of Total	Number	Percent of Total
29. Which of the following special equipment do you require?				
None	92	21%	60	80%
Wheelchair	209	49%	(total number responding to the question)	
Lift at home	44	10%		
Lift for a vehicle	74	17%		
Back or body support	38	9%		
Braces	65	15%		
Bed	68	16%		
Walker	27	6%		
Prosthesis	30	7%		
Urinary supplies	95	22%		
Other	75	17%		

The largest portion of the handicapped persons responding to the questionnaire required a wheelchair (49%). This finding correlates with that of question 7, which indicated the most common handicap to be no use or limited use of the legs.

	Disabled		Able	
	Number	Percent of Total	Number	Percent of Total
30. Please check any of the following problems you have encountered with equipment repair:				
Service not available	33	8%	0	0
Repair time too long	100	23%	2	3%
Lack of trained people	61	14%	3	4%
Access to the service center difficult	52	12%	0	0
Service costs are high	132	31%	7	9%
No loaners available	102	24%	3	4%
Other	24	6%	0	0

The two most frequent problems encountered with equipment repair were (1) service costs are high (31%) and (2) there is no loan equipment available when getting repair work done (24%). From the notes written by able-bodied participants, the special equipment they were referring to included the "extras" on vehicles, e.g. power steering.

	Disabled		Able	
	Number	Percent of Total	Number	Percent of Total
31. Which of the following services do you obtain most frequently				
Vehicle repair	174	41%	34	45%
Appliance repair	41	10%	4	5%
Home repairs	58	14%	11	15%
Medical	170	39%	18	24%
Transportation	83	19%	1	1%
Attendant	67	16%	0	0
Someone to shop for you	58	14%	0	0
Other	12	3%	0	0

The predominant services obtained by disabled respondents were for vehicle repairs (41%) and medical services (39%). The rank order was also true for the able respondents: vehicle repair services (45%) and medical services (24%). The need for medical services was less for the able respondents by 15%. Disabled persons showed a greater need for the services of transportation, attendant care, and someone to shop for them.

	Disabled		Able	
	Number	% Response to Question	Number	% Response to Question
32. Do you use a monthly budget?				
Yes	154	37%	25	35%
No	140	35%	26	37%
Sometimes	102	26%	20	28%

There is almost an equal distribution of the use of a monthly budget by disabled and able respondents with approximately one third of all the respondents keeping a monthly budget.

	Disabled		Able	
	Number	% Response to Question	Number	% Response to Question
33. Do you participate in a savings or investment program?				
Yes	206	53%	52	73%
No	184	45%	19	27%

Only a few more disabled persons invested their money (53%) than did not invest their money (47%). Able respondents invested their money (73%) far more frequently than did disabled respondents. Seventy-five percent participated in savings or investment programs, which is greater than the participation of the disabled respondents.

	Disabled		Able	
	Number	Percent of Total	Number	Percent of Total
34. Which of the following sources of government assistnace do you receive?				
Social Security	134	31%	7	9%
Supplemental Security Income (SSI)	104	24%	4	5%
Food stamps	9	2%	0	0
Veternas Administration benefits	63	15%	0	0
In-home supportive Services	45	10%	0	0
Welfare	4	1%	2	3%
Workers' Compensation	8	2%	0	0
Medicare	81	19%	3	4%
MediCal	88	20%	5	7%
California Children's Service	15	4%	1	1%
Other	43	10%	3	4%

More handicapped respondents received Social Security than any other government benefit (31%) with SSI being the second most frequently received benefit (24%). Twenty-two percent more disabled persons receive Social Security than do able persons, and 19% more disabled persons receive SSI than do able persons. No more than 10% of the able population receive local, state, or federal support, which is far less than the disabled persons.

	Disabled		Able	
	Number	% Response to Question	Number	% Response to Question
35. Do you feel you need advocacy training or resources to obtain and/or maintain your benefits				
Yes	36	25%	3	7%
No	159	46%	33	75%
Uncertain	100	29%	8	18%

Twenty-five percent of the disabled respondents indicated a desire for advocacy training whereas only seven percent of the able persons indicated such a need. To corroborate the greater need for advocacy by the disabled group, 46% responded that they did not need advocacy training, but 75% of the able persons (31% more than the disabled) checked they did not want advocacy training.

General Areas of Economic Interest

Questions and Items

36. Average response to the amount of information desired on the following topics using a scale of: 1 = Much More; 2 = Little More; and 3 = None Needed (N.B., the larger the number the less the need for additional information):

	Disabled	Able
Personal finance	2.18	2.07
Budgeting	2.35	2.29
How to use small claims court	2.32	2.16
How to purchase insurance	2.18	1.13
How to handle consumer complaints over merchandise with a store	2.18	2.13
Equipment available for a disability	1.84	2.84
How to purchase special equipment	1.93	2.65
What agencies are available to help	1.66	2.13
How to deal with government agencies or social service agencies	1.71	2.13

Persons with disabilities indicated that they desired the most information about (1) agencies available to help, (2) how to deal with government agencies or social service agencies, and (3) equipment available for a disability. Able persons were most interested in gaining more information about (1) purchasing insurance and (2) personal finances. The nature of the information that each group wanted differed. Disabled persons were interested in topics related more to services for the person with disabilities, and able persons were more interested in financial information.

	Disabled		Able	
	Number	% Response to Question	Number	% Response to Question
37. How much economic education have you had?				
None	96	24%	9	13%
Less than 1 semester	35	9%	9	13%
1-2 semesters	86	23%	20	29%
More than 2 semesters	56	14%	19	28%
Self-taught	114	29%	11	16%

Forth-six percent of the disabled respondents had some formal economic education, and 29% were self-taught. Seventy percent of the able respondents had some formal economic education, and 16% were self-taught. Able persons are more likely to have had formal training in economic education than disabled persons. It is important to recall that able persons also averaged 2.8 more years of education than able persons.

	Disabled		Able	
	Number	% Response to Question	Number	% Response to Question
38. Are you a member of a group that includes consumer issues as part of its activities?				
Yes	114	30%	25	39%
No	266	70%	39	61%

Disabled and able persons are more likely not to belong to a group that includes consumer issues as a part of its activities.

CONCLUSIONS AND RECOMMENDATIONS FOR CURRICULUM ON CONSUMER EDUCATION FOR PERSONS WITH DISABILITIES

The results of the questionnaire clearly illustrated the limited financial resources available to disabled persons. The median income of the disabled is

*Fifty percent of the incomes are more than this amount, and 50 percent are less than this amount.

$16,243 less per year than the median income of able persons responding to the questionnaire. With a median income of $8,756 (36% having a job for a major source of income, and 44% receiving government subsidies as a major source of income), it is important that this group be informed consumers when entering the marketplace. There are materials available for general consumerism; however, there is little to nothing directly related to the consumer needs of disabled persons.

Because the greatest proportion of the disabled respondents have limited use of their legs and they are in wheelchairs, the curriculum stresses the needs of this group.

The most significant findings of the needs assessment are summarized under the consumer topics of housing, transportation and travel, leisure, money management, purchasing goods and repair services, service agencies and organizations, and economic issues of interest

The implications and recommendations for the consumer education curriculum for physically handicapped high school students based on the research follow the data presentation and are in script for greater emphasis.

Housing

The greatest portion of the disabled respondents identify their friends and relatives as the sources for finding their homes. Only five percent find their homes through agencies for the disabled. On the other hand, able persons find their homes most frequently through realtors. Recently, agencies for the disabled have been working with realtors to identify accessible housing as it becomes available, yet few disabled persons are using this resource. Interviews with disabled persons also substantiate the need for linking the disabled person with affordable, accessible housing. Persons interviewed often state they are living with relatives for years while waiting to find housing.

Location of homes and the number of steps are the main criteria for selecting a home. The most frequent modifications made to homes are to the outside entrances and bathrooms. Interviews with disabled people show that the most common modifications made to the outside entrances are to add ramps. Bathroom modifications include removing molding on the door and adding grab bars.

Based on the results of the needs assessment, the curriculum should include the following:

1. *Instructions on finding housing.*
2. *A discussion of adding ramps, grab bars, and removing molding.*
3. *Location of homes and the number of steps; i.e. the most accessible areas in the community and how one finds a home with limited or no steps.*
4. *Financial assistance for housing.*

Transportation

Sixty-two percent of the disabled respondents use a private vehicle for transportation. However, 30 percent indicate that they have limited mobility due to the lack of accessible public transportation.

Based on the results of the needs assessment, the curriculum should include the following:

1. *Using public transportation.*
2. *The cost of public transportation.*
3. *Long distance travel for the disabled.*

Leisure

In their leisure time, able and disabled persons watch television, entertain at , have hobbies, and belong to clubs and organizations with about the same ency. The difference between the two groups was seen in the frequency with able persons played sports and attended spectator sports, concerts, and plays.

on the results of the needs assessment, the curriculum should include the wing:

1. *Reducing physical barriers to playing sports; attending spectator sports, concerts, and plays.*
2. *Increasing participation of disabled persons in other activities outside of the home.*

Money Management

The use of cash and/or checks was the most frequent purchasing pattern by both able and disabled persons. There was little difference between the patterns of these two groups in the use of checking accounts and budgeting.

Based on the results of the needs assessment, the curriculum should:

1. *Not include materials on money management because disabled people do not differ significantly from able persons in budgeting, saving, and paying for purchases.*
2. *Not include materials on money management because general consumer materials on money management will meet the needs of disabled students as well as regular students, and this curriculum is designed to meet the specific needs of disabled students.*

Purchasing Goods and Repair Services

Disabled persons report that their vehicles make the greatest demand on their income. The shopping pattern of most disabled persons is to shop in stores. They state, however, that physical barriers are major restrictions to shopping.

Wheelchairs are reported to be the most frequently purchased special equipment (49%). Urinary supplies are the second most frequently purchased special equipment (22%).

The most frequent problems with equipment repair are that service costs are too high and there are no loaners when special equipment is being repaired.

Based on the results of the needs assessment, the curriculum should include the following:

1. *Purchasing and care of adaptations to vehicles for disabled drivers.*
2. *Purchasing and servicing wheelchairs.*
3. *Reducing physical barriers to shopping.*
4. *Reducing service costs and need for loaners.*

Service Agencies and Organizations

A much greater proportion of disabled persons than able persons receive government assistance. Thirty-eight percent of the disabled persons have attendant care.

Based on the results of the needs assessment, the curriculum should include the following:

1. *Information and recommendations about the government agencies most frequently serving disabled persons.*
2. *Information about acquiring attendant care.*

General Areas of Economic Interest

The most desired information needed by disabled respondents to the questionnaire was: (1) agencies available to help; (2) how to deal with government agencies or social service agencies; and (3) equipment available for disabilities.

Based on the results of the needs assessment, the curriculum should:

1. *Include a discussion of agencies available to help in the chapter on Service Agencies and Organizations.*
2. *Include information on how to deal with government agencies or social service agencies in the chapter on Service Agencies and Organizations.*
3. *Include information on available equipment for disabled persons in the chapter on Purchasing Goods and Repair Services.*

Many respondents wrote in comments at the end of the questionnaire. They frequently highlighted the problem with parking. Even when there is designated parking for handicapped, many non-handicapped persons park in those spots. Interviews with handicapped persons reiterated the problem.

Repair costs, living conditions, and limited income were also cited as major problems. Several respondents mentioned how helpful their husbands and wives were to them, and there were comments congratulating Mainstream Magazine for its excellent work.

These suggestions and recommendations will be used to develop a curriculum that will prepare physically handicapped high school and college students to overcome barriers to their successful functioning in the marketplace. A teachers' guide accompanies the student booklet.

ATTACHMENT

Survey of the Consumer Needs of People with Disabilities

mainstream T.M.
MAGAZINE OF THE ABLE-DISABLED T.M.
861 SIXTH AVENUE SUITE 610
SAN DIEGO, CA 92101
(714) 234-3138

Dear Reader:

Mainstream Magazine is working with San Diego County Department of Education to identify the needs of able/disabled people in the marketplace. Your answers to the enclosed questions will accomplish the following:

- o Mainstream Magazine will learn what articles on consumerism readers need.
- o Consumer advocacy groups for the disabled will have information to support and guide their activities.
- o San Diego County Department of Education will be able to develop consumer education materials that address real consumer needs.

We are requesting that able and disabled readers complete this questionnaire, put the questionnaire (not this letter) into the enclosed, stamped envelope, and mail to the San Diego County Department of Education. The results of this survey will be published in a future article in Mainstream Magazine. Notice that your name is not on the questionnaire; therefore, your answers will remain anonymous.

Only you can provide this information and we appreciate your taking the time and thought to complete the questionnaire.

Sincerely,

Jim Hammitt, Editor

PUBLISHED BY ABLE-DISABLED ADVOCACY, INCORPORATED

SURVEY OF THE CONSUMER NEEDS OF PEOPLE WITH DISABILITIES

WE NEED YOUR HELP!

Our goal is to provide quality instructional consumer education materials. Your answers to the following questions are essential in achieving this goal. Please check the appropriate spaces or fill in the answers you regard as best.

BACKGROUND INFORMATION

1. Age: 15-20 ☐ 21-30 ☐ 31-40 ☐ 41-50 ☐ 51-60 ☐ Over 60 ☐

2. Sex: Male ☐ Female ☐

3. What state do you live in (your state of residence)? _____

4. What is your personal income per year? Less than $3,000 ☐ $3,000-4,999 ☐
   $5,000-6,999 ☐ $7,000-9,999 ☐ $10,000-13,999 ☐ $14,000-19,999 ☐
   $20,000-29,999 ☐ $30.000 or more ☐

5. What is the major source of your income? A job ☐ Social Security ☐ Welfare ☐
   VA ☐ Other _____

6. Circle the number of years of school completed and/or degrees: 0 1 2 3 4 5 6 7
   8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 or more
   High school ☐ AA ☐ BA ☐ MA/MS ☐ PhD ☐ Other _____

7. Disability: How much use do you have of the following:

	No Use	Limited Use	Full Use
Arms	☐	☐	☐
Hands	☐	☐	☐
Legs	☐	☐	☐
Sight	☐	☐	☐
Speech	☐	☐	☐
Hearing	☐	☐	☐
Torso movement	☐	☐	☐

8. Are you ambulatory?: Yes ☐ No ☐ Partially ☐

9. Describe your living arrangements. You live with: Spouse ☐ Roommate ☐ Attendant ☐
   Relatives ☐ Group home ☐ Alone ☐ Other _____

CONSUMER PRACTICES

10. How did you find your home/apartment? Newspaper ☐ Realtor ☐ Friend/Relative ☐
    Agency for disabled ☐ Other _____

11. Please check any of the following areas in your home that were modified to accommodate your disability:
    Outside entrance to the home ☐ Living room ☐ Kitchen ☐ Bathroom ☐ Bedroom ☐
    Other _____

12. What was the extent of the modifications? More than $500 ☐ $500 or less ☐

13. What were the dominant factors in selecting your home?

a. Location ☐: Near a bus stop ☐ Close to work or school ☐ Near shops ☐
Near relatives or friends ☐ Other _____

b. Structural design ☐: Wide doorways ☐ Ramps ☐ No steps (or few steps) ☐
Low counters ☐ Other _____

c. Economic reasons ☐: Rent low compared to the market value ☐ Good investment ☐

d. Already living in the home ☐ Other _____

14. Do you rent ☐ or own ☐ your home/apartment?

15. Please check any of the following that limit your mobility:

Lack of accessible public transportation ☐ Cost of public transportation ☐
Distance to the public transportation (e.g., bus stop) ☐
Cost of private transportation ☐ Other _____

16. What is your major means of transportation? Your own vehicle ☐ Public transportation ☐
Taxi ☐ Walking ☐ Someone drives you ☐ Carpool ☐ Other _____

17. If you have access to a vehicle, do you: Own it ☐ Lease it ☐ Borrow it ☐?

18. Please check any special equipment that the vehicle has: Lift ☐ Hand controls ☐
Automatic doors ☐ Other _____

19. Please check how frequently you participate in the following leisure activities:

	More than Once a month	Every Month	Every 2-6 Months	Every 6-12 Months	Once a Year	Less than Once a Year
Watch television	☐	☐	☐	☐	☐	☐
Entertain at home	☐	☐	☐	☐	☐	☐
Hobbies (at home)	☐	☐	☐	☐	☐	☐
Play sports (swimming, bowling, basketball, etc.)	☐	☐	☐	☐	☐	☐
Clubs and organizations	☐	☐	☐	☐	☐	☐
Spectator sports	☐	☐	☐	☐	☐	☐
Concerts/plays	☐	☐	☐	☐	☐	☐

20. What are the barriers you face in doing these activities? Cost of activity ☐
Inaccessible facilities ☐ Lack of transportation ☐ Personal physical limitation ☐
No barriers ☐

21. What do you normally use when making purchases? Cash or check ☐ Credit card ☐
Monthly payments with a credit card ☐

22. Please check the purposes for and sources from which you have received credit during the last five years:

	Bank	Savings & Loan	Credit Union	Private Lender	Other
Home	☐	☐	☐	☐	☐
Auto	☐	☐	☐	☐	☐
Home Improvement	☐	☐	☐	☐	☐
Education	☐	☐	☐	☐	☐
Other	☐	☐	☐	☐	☐
_____	☐	☐	☐	☐	☐
_____	☐	☐	☐	☐	☐

23. Please check any of the following that you have purchased on credit in the last five years:

House/condominium ☐ Appliances ☐ Furniture ☐ Clothes ☐ Tools ☐ Vehicle ☐
Other _____

24. Have you been refused credit in the last two years? Yes ☐ No ☐ Uncertain ☐

If yes, was the denial directly related to your disability? Yes ☐ No ☐ Uncertain ☐

25. On a monthly basis, which of the following makes the greatest demand on your income other than housing?

Vehicle ☐ Clothes ☐ Medical care ☐ Housewares ☐ Furniture ☐ Appliances ☐
Other _____

26. How do you usually shop for clothes and household items? Shop in the store ☐
Use catalogues ☐ Someone else shops for you ☐ Shop by telephone ☐
Other _____

27. Please check any of the following that restrict your ability to shop:

Physical barriers ☐ Communication barriers ☐ Attitudinal barriers ☐

28. Please check how much attendant care you receive: Full time ☐ Part time ☐ None ☐

29. Which of the following special equipment do you require: None ☐ Wheelchair ☐
Lift at home ☐ Lift for a vehicle ☐ Back or body support ☐ Braces ☐ Bed ☐
Walker ☐ Prosthesis ☐ Urinary supplies ☐ Other _____

30. Please check any of the following problems you have encountered with equipment repair:

Service not available ☐ Repair time too long ☐ Lack of trained people ☐
Access to the service center difficult ☐ Service costs are high ☐
There are no alternatives available while equipment is being repaired ☐
Other _____

31. Which of the following services do you obtain most frequently?

Vehicle repair (tune up, etc.) ☐ Appliance repair (television, oven, etc.) ☐
Home repairs (plumbing, wiring, etc.) ☐ Laundry (shirts, dresses, etc.) ☐
Medical (doctor visits, physical therapy, etc.) ☐
Transportation (driver of private vehicle, etc.) ☐ Attendant ☐ Someone to shop for you ☐
Other _____

32. Do you use a monthly budget? Yes ☐ No ☐ Sometimes ☐

33. Do you regularly participate in a savings or investment program? Yes ☐ No ☐

34. Please check which of the following sources of government assistance you receive:

Social Security ☐ SSI ☐ SSDI ☐ Food Stamps ☐ VA Benefits ☐
In-Home Supportive Services (attendant care through the Department of Welfare) ☐
Welfare (other than attendant care) ☐ Workmen's Compensation ☐ Medicare ☐
Medi-Cal ☐ California Children's Services ☐ Other _____

35. Do you feel you need advocacy training or resources to obtain and/or maintain your benefits? Yes ☐ No ☐ Uncertain ☐

GENERAL AREAS OF ECONOMIC INTEREST

36. There are several topics listed below. Would you please indicate how much more information you would like to have on each topic:

	Much More	A Little More	None Needed
Personal finances	☐	☐	☐
Budgeting	☐	☐	☐
How to use small claims court	☐	☐	☐
How to purchase insurance (auto, life, health, etc.)	☐	☐	☐
How to handle consumer complaints over merchandise (or services) with a store	☐	☐	☐
Equipment available for your disability	☐	☐	☐
How to purchase special equipment	☐	☐	☐
What agencies are available to help	☐	☐	☐
How to deal with government agencies or social service agencies	☐	☐	☐

37. How much economic education have you had? None ☐ Less than 1 semester ☐
1-2 semesters ☐ More than 2 semesters ☐ Self-taught ☐

38. Are you a member of a group that includes consumer issues as a part of its activities (e.g., writes letters to Congress)? Yes ☐ No ☐

Thank you for completing this survey. Please add your comments about the disabled in the marketplace or the questionnaire in the space below. Please place in the enclosed envelope which does not require postage and send to

JAMES DEL ROGERS
PROJECT DIRECTOR
SAN DIEGO COUNTY DEPARTMENT OF EDUCATION
6401 LINDA VISTA ROAD, SAN DIEGO CA 92111